

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Juan Carlos Arevalo  
DebtorCase No. 14-13877-BB  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: admin  
Form ID: bl8Page 1 of 1  
Total Noticed: 11

Date Rcvd: Jun 16, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2014.

db +Juan Carlos Arevalo, 140 N Alvarado Street Apt 2, Los Angeles, CA 90026-5339  
 smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200  
 34941953 Aegis Receivables Management Inc, PO Box 404, Fort Mill, SC 29716-0404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QSSLESLIE.COM Jun 16 2014 23:08:00 Sam S Leslie (TR), 3435 Wilshire Blvd., Suite 990,  
 Los Angeles, CA 90010-1998

smg EDI: EDD.COM Jun 16 2014 23:08:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
 P.O. Box 826880, Sacramento, CA 94280-0001  
 smg EDI: CALTAX.COM Jun 16 2014 23:08:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
 P.O. Box 2952, Sacramento, CA 95812-2952  
 34941954 EDI: AMEREXPR.COM Jun 16 2014 23:08:00 America Express, 777 American Way,  
 Fort Lauderdale, FL 33337-0001

34941955 EDI: CAPITALONE.COM Jun 16 2014 23:08:00 Capital One, PO Box 85520, Richmond, VA 23285  
 34941956 EDI: CHASE.COM Jun 16 2014 23:08:00 Chase Bank, Cardmember Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 34941957 EDI: CHASE.COM Jun 16 2014 23:08:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 34941958 +EDI: MID8.COM Jun 16 2014 23:08:00 Midland Funding, 8875 Aero Dr, #200,  
 San Diego, CA 92123-2255

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2014 at the address(es) listed below:

Julie Aragon on behalf of Debtor Juan Carlos Arevalo aragonbk@hotmail.com  
 Sam S Leslie (TR) sleslie@trusteeleslie.com,  
 sleslie@ecf.epiqsystems.com; trustee@trusteeleslie.com  
 United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov

TOTAL: 3

**United States Bankruptcy Court  
Central District Of California**

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255 East Temple Street, Los Angeles, CA 90012

**DISCHARGE OF DEBTOR**

**DEBTOR INFORMATION:**

Juan Carlos Arevalo  
aka Juan C Arevalo, aka Juan Arevalo

**BANKRUPTCY NO.** 2:14-bk-13877-BB

**CHAPTER** 7

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-3032

**Employer Tax-Identification (EIN) No(s).(if any):** N/A

**Debtor Discharge Date:** 6/16/14

**Address:**

140 N Alvarado Street Apt 2  
Los Angeles, CA 90026

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It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: June 16, 2014

**Kathleen J. Campbell**  
Clerk of the Court

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*\* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.